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July 26, 2003

Applicant : Ajit K. Zacharias  
Appl. No. : 10/089,756  
I.A. Filing Date : October 4, 2000  
Priority Date : October 15, 1999  
Title : Secure Multi-Application Card System

Grp. Art Unit : 2876  
Examiner : Mr. Seung H. Lee

Docket No. : AZSI-P-010

Honorable Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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TECHNOLOGY CENTER 2800

Re: Response to Office Action of June 19, 2003

Dear Sir/Madam:

This is in response to your Office Action of June 19, 2003.

In my explanations I cite my previously granted patents US Pat. 6,494,367 and European patent EP 1221144, and my (approved, awaiting issue) Canadian patent CA 2,381,807 pertaining to the same invention. This application (10/089,756) is intended to clarify my claims in US Pat. 6,494,367 to avoid infringement. In the light of the Office Action, I wish to cancel claims 31, 33, 34, 37-43 and claim 53. The remaining claims have been amended and I have provided explanations that clearly differentiate my invention from the teachings of ROSE and PIERCE. In the attached marked-up version of the claims, insertions are underlined words and deletions are in **bold** typeface within square brackets [ ]. I also attach replacement drawings (identical to those in my US Patent 6,494,367) to conform to your requirements.

If you have any questions, kindly contact me by phone at (905) 794-2752, or email me at [ajitzac@rogers.com](mailto:ajitzac@rogers.com). Thank you.

Sincerely,

Ajit K. Zacharias  
Sole Inventor and Applicant